

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:)	
Pamela Sue Jenkins)	NOTICE TO CREDITORS
)	AND
)	PROPOSED PLAN
SS# <u>xxx-xx-7708</u>)	
SS# _____)	Case No. _____
Debtor(s))	

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on June 7, 2013.

THE FILING AUTOMATICALLY STAYS COLLECTION AND OTHER ACTIONS AGAINST THE DEBTOR(S), DEBTOR(S)' PROPERTY AND CERTAIN CO-DEBTORS. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY STAY, YOU MAY BE PENALIZED.

OFFICIAL NOTICE WILL BE SENT TO CREDITORS GIVING THE NAME AND ADDRESS OF THE TRUSTEE, THE DATE AND TIME OF THE MEETING OF CREDITORS, AND THE DEADLINE FOR OBJECTING TO THE PLAN.

A CREDITOR MUST TIMELY FILE A PROOF OF CLAIM WITH THE TRUSTEE IN ORDER TO RECEIVE DISTRIBUTIONS UNDER THE PLAN.

The Debtor(s) propose an initial plan, which is subject to modification, as follows:

1. Payments to the Trustee: The Debtor(s) propose to pay from future earnings his/her/their disposable income to the Trustee for a period of 60 consecutive months by means of monthly payments of \$901.30, for distribution to creditors after payment of costs of administration.

2. Payments made directly to creditors: The Debtor(s) propose to make regular monthly payments directly to the following creditors:

<u>Creditor</u>	<u>Collateral and Valuation</u>
(A) <u>-NONE-</u>	

3. Disbursements by the Trustee: The Debtor proposes that the Trustee make the following distributions to creditors after payment of costs of administration as follows:

(A) The following priority claims shall be paid in full by means of deferred payment:

<u>Internal Revenue Service</u>
<u>Moore County Tax Dept</u>
<u>NC Department of Revenue</u>

(B) The following secured creditors shall receive their regular monthly payment:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u>
Bank of America	Residence located at 195 Sandy Oak Rd in Carthage NC 28327 Market Value= \$71,000.00	\$579.00

(C) The following creditors have partially secured and partially unsecured claims and shall have their regular payment modified under the proposed plan:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment As Modified</u>
Ford Cred	2007 Ford Fusion Market Value= \$3,782.00	\$83.18

(D) The following co-signed claims shall be paid in full by monthly payments:

-NONE-

(E) The following secured creditors shall be paid on their arrearage claims by means of monthly payments:

<u>Creditor</u>	<u>Collateral</u>	<u>Monthly Arrearage Payment</u>
Bank of America	Residence located at 195 Sandy Oak Rd in Carthage NC 28327	\$178.15

(F) After payment of allowed cost of administration, priority and secured claims, the balance of the funds paid to the Trustee shall be paid to allowed general unsecured claims. The exact amount available for unsecured creditors cannot be determined until all claims are filed and allowed, however, at this time it is anticipated that the return to unsecured creditors will be not less than 0 % and is estimated to be 0 %.

4. Property to be surrendered: The following property will be returned to the secured creditor:

Creditor

Collateral

-NONE-

(name of creditor and description of property)

5. The Debtor(s) has the following executory contracts and/or leases which will be assumed or rejected as herein indicated:

Contract\Lease Party

Description of Contract or Lease

Assume or Reject?

-NONE-

6. Other proposed provisions are as follows:

Date: June 7, 2013

/s/ Brett Smith Yauger

Brett Smith Yauger

Attorney for the Debtor

Address: **107 Monroe St
PO Box 39
Carthage, NC 28327**

Telephone: **910-947-2280**

State Bar No. **22842**

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CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

William L. Schwenn
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402

Richard M. Hutson, II
Chapter 13 Trustee
Durham Division
Post Office Box 3613
Durham, NC 27702-3613

Amerifinancial Solutio
Po Box 602570
Charlotte, NC 28260

Bank of America
4161 Piedmont Pkwy
Greensboro, NC 27410

BB&T
100 Bank Street
Vass, NC 28394

Brock and Scott
5431 Oleander Drive Suite 200
Wilmington, NC 28403

First Health Family Care
30 Page Drive
Pinehurst, NC 28374

First Health of the Carolinas
Moore County Hospital
P.O. Box 580484
Charlotte, NC 28258-0484

Ford Cred
P.O. Box 542000
Omaha, NE 68154

Green Tree Servicing L
332 Minnesota St Ste 610
Saint Paul, MN 55101

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114

Moore County Tax Dept
P.O. Box 580377

Charlotte, NC 28258
NC Department of Revenue
P.O. Box 25000
Raleigh, NC 27640-0640

Tb&W
1417 N Magnolia Avenue
Ocala, FL 34475-9078

Date: June 7, 2013

/s/ Brett Smith Yauger
Brett Smith Yauger